23. The method of claim 21 wherein [the transaction is processed via] the processing in step (d.) comprises electronic check presentment.

a1

24. The method of claim 21 wherein [the transaction is processed by] the processing in step (d.) comprises printing a reconstructed check, and physically routing the reconstructed check to the paying bank for payment.

27. The method of claim 24 wherein the reconstructed check is printed from an image of the check [that was received] being presented for deposit by the bank customer.

a2

28. The method of claim 21 wherein [transaction processing includes] the processing in step (d.) comprises marking the check to prevent redeposit.

29. The method of claim 21 wherein [transaction processing includes] the processing in step (d.) comprises physical capture of the check to prevent redeposit.

REMARKS

If there are any fees due under 37 C.F.R. §§ 1.16 or 1.17 for the entry of this Amendment which are not enclosed herewith, please charge such fees to our Deposit Account No. 50-0206.

January 23, 2001

Respectfully submitted,

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